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# Montgomery County Employee Retirement Plans

## Retirement Savings Plan (RSP) & Deferred Compensation Plan (DCP)

### Retirement Planning & Investing Seminars

Fidelity Investments will be conducting seminars on the dates shown below on topics related to asset allocation, selection of investments, planning for retirement and using Fidelity's online tools. The seminars are designed to assist participants in understanding their investment portfolios and building strong financial retirement plans.

UpCounty Center Conference Room A 12900 Middlebrook Rd. Germantown, MD	Noon- 1pm
Tuesday, February 26, 2013	Preparing Your Savings for Retirement
Tuesday, March 26, 2013	Designing Your Financial Roadmap
Tuesday, April 16, 2013	Building a Portfolio for Any Weather
Tuesday, April 30, 2013	Designing Your Financial Roadmap
Tuesday, May 7, 2013	Preparing Your Savings for Retirement
Tuesday, May 21, 2013	Fidelity Tools
Tuesday, June 4, 2013	Preparing Your Savings for Retirement
Tuesday, June 18, 2013	Fidelity Tools

EOB Conference Room 101 Monroe St. Lobby Floor Rockville, MD	Noon – 1pm
Tuesday, March 5, 2013	Building a Portfolio for Any Weather
Tuesday, March 19, 2013	Fidelity Tools
Tuesday, April 9, 2013	Preparing Your Savings for Retirement
Tuesday, April 23, 2013	Fidelity Tools
Tuesday, May 14, 2013	Building a Portfolio for Any Weather
Tuesday, May 28, 2013	Designing Your Financial Roadmap
Tuesday, June 11, 2013	Building a Portfolio for Any Weather

COB Auditorium 100 Maryland Avenue Rockville, MD	Noon – 1pm
Tuesday, June 25, 2013	Designing Your Financial Roadmap

RSP Participants visit <http://www2.montgomerycountymd.gov/bitpublic/FidRSPSeminar.aspx> to register for a seminar.

DCP Participants visit <http://www2.montgomerycountymd.gov/bitpublic/FidDCPSeminar.aspx> to register for a seminar.

If you are in both Plans, you only need to register under either Plan. In addition to the group meeting times listed above, one-on-one meetings with the Fidelity representative are also available. To register for a one-on-one meeting, visit our website at [http://www2.montgomerycountymd.gov/bitpublic/Fid\\_OneOnOneAll.aspx](http://www2.montgomerycountymd.gov/bitpublic/Fid_OneOnOneAll.aspx) or call 240-777-8228.

Although consultations are one-on-one, guidance provided by Fidelity is educational in nature, is not individualized, and is not intended to serve as the primary or sole basis for your investment or tax-planning decisions.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time and you may gain or lose money.

Fidelity Brokerage Services LLC, Member NYSE, [SIPC](http://www.sipc.org), 900 Salem Street, Smithfield, RI 02917  
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